3-D Secure Industry Performance

Computer & Software Industry

The statistics in this report relate to the impact of authentication in the computer & software industry, internationally. With 3DS, merchants experienced higher CNP authorization rates, as well as lower fraud rates.

Average Authorization Rate

81%

For all CNP transactions, the average authorization rate for computer & software merchants; this number tends to be lower than for that of Card-Present transactions.

Average Fraud Rate

50 bps

For all CNP transactions, the average fraud rate incurred by computer & software merchants. The graph displays the industry’s yearly fraud trends by month and can serve as a point of comparison.

Authentication leads to higher authorization rates

7%

Authorization Lift With 3-D Secure

Measures the difference between the authorization rates of 3DS and Non-3DS transactions.

Snapshot of Key Industry Statistics

$398

Average Order Value

$259

Authenticated Average Order Value

$378

Fraudulent Average Order Value

With 3-D Secure, Cardinal can help to remove fraud from the ecosystem.

Contact Cardinal to learn more:

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This data represents only Visa transactions and includes settlement files and disputed issuer fraud that was reported into Visa Net. The data in this report was aggregated from a sample of merchants in the computer & software industry who use 3-D Secure and, therefore, can be used to provide industry benchmarks.

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Statistics are drawn from the latest available data covering the period Nov 2017 to Nov 2018